

The listing of claims below will replace prior versions of claims in the application:

1. (Currently Amended) A ~~computer implemented~~ method comprising:  
a processor identifying a rule associated with analyzing a first financial account, wherein the first financial account is associated with a first financial institution;

the processor identifying a rule associated with analyzing a second financial account, wherein the second financial account is associated with a second financial institution, and wherein the first financial account and the second financial account have a common account holder;

the processor applying the rules associated with the first financial account and the second financial account to determine ~~determining~~ whether an adjustment of assets among the first financial account and the second financial account is beneficial ~~would benefit the account holder~~; and

generating a recommendation describing the adjustment of assets if the adjustment is beneficial. ~~would benefit the account holder.~~

2. (Currently Amended) A method as recited in claim 1 wherein the rule associated with the first financial account is associated with a minimum balance in the first financial account. ~~analyzing a first financial account includes analyzing an interest rate associated with the first financial account.~~

3. (Currently Amended) A method as recited in claim 1 wherein the rule associated with the second financial account is associated with a minimum balance in the second financial account. ~~further comprising identifying best available market interest rates for similar financial accounts.~~

4. (Currently Amended) A method as recited in claim 1 wherein applying the rules includes determining whether each of the rules is satisfied by the current status of the first and second financial accounts. ~~further comprising identifying a best interest rate among a plurality of asset accounts.~~

5. (Currently Amended) A method as recited in claim 1 wherein the rule associated with the first financial account is associated with a minimum balance in the first financial account and the rule associated with the second financial account is associated with a maximum balance in the second financial account. ~~further comprising recommending opening a new financial account if available market interest rates for similar financial accounts are better than interest rates associated with the first financial account and the second financial account.~~

6. (Previously Presented) A method as recited in claim 1 wherein the first financial account is associated with a first type of financial institution and the second financial account is associated with a second type of financial institution.

7. (Currently Amended) A method as recited in claim 1 wherein determining whether an adjustment of assets is beneficial ~~would benefit the account holder~~ includes determining whether such an adjustment would decrease ~~increase~~ interest paid ~~earned~~ by the account holder.

8. (Currently Amended) A method as recited in claim 1 further comprising offering to perform the recommended adjustment of assets if such an adjustment would decrease ~~increase~~ the interest paid ~~earned~~ by the account holder.

9. (Previously Presented) A method as recited in claim 1 further comprising transferring assets from the first financial account to the second financial account.

10. (Original) One or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 1.

11-51. Canceled.

52. (Previously Presented) A method as recited in claim 1 wherein generating a recommendation describing the adjustment of assets includes automatically transferring assets from the first financial account to the second financial account.

53. (Currently Amended) A method as recited in claim 52 ~~[[1]]~~ wherein  
the amount of the assets transferred is based on the rules associated with the first  
financial account and the second financial account. ~~further comprising~~  
~~automatically performing the recommended adjustment of assets if the adjustment~~  
~~would benefit the account holder.~~

54 - 55. Canceled.

56. (Currently Amended) A method as recited in claim 1 further  
comprising modifying the rule associated with the first financial account based on  
activity in the first financial account. ~~identifying an interest rate associated with a~~  
~~debt account at a third financial institution.~~

57. (Currently Amended) A method as recited in claim 1 further  
~~comprising wherein analyzing a first financial account includes~~ analyzing fees  
associated with the adjustment of assets. ~~first financial account.~~

58. (Currently Amended) A method as recited in claim 1 further  
comprising modifying the rule associated with the second financial account based  
on activity in the second financial account. ~~wherein the recommendation includes~~  
~~recommending to close the first financial account.~~

59. (Currently Amended) A ~~computer-implemented~~ method comprising:  
a financial management system identifying a first account balance interest  
~~rate~~ associated with a first ~~cash~~-account, wherein the first ~~cash~~-account is  
associated with a first financial institution;

the financial management system determining whether the first account  
balance exceeds a particular value; and

if the first account balance exceeds the particular value, the financial  
management system recommending a transfer of funds from the first account to  
~~identifying a second interest rate associated with a second cash account~~ [[,]]  
~~wherein the second cash account is associated with a second financial institution,~~  
~~and wherein the first cash account and the second cash account have a common~~  
~~account holder, and wherein the recommendation to transfer funds identifies an~~  
amount to be transferred equal to the value by which the first account balance  
exceeds the particular value. [[;]]

~~determining whether an adjustment of assets among the first cash account~~  
~~and the second cash account would benefit the account holder; and~~

~~if the adjustment of assets would benefit the account holder, generating a~~  
~~recommendation describing the adjustment of assets among the first cash account~~  
~~and the second cash account.~~

60. (Currently Amended) A method as recited in claim 59 wherein  
~~identifying interest rates and determining whether~~ the first account balance  
exceeds a particular value is an adjustment of assets would benefit the account  
~~holder are performed at periodic intervals.~~

61. (Currently Amended) A method as recited in claim 59 wherein determining whether the first account balance exceeds a particular value includes applying at least one rule associated with the first account. ~~further comprising identifying a best available interest rate for similar cash accounts.~~

62. (Currently Amended) A method as recited in claim 59 wherein the first account is a checking account and the second account is a savings account. ~~further comprising recommending opening a new cash account if a best available interest rate for similar cash accounts is better than the interest rate associated with the first cash account and the second cash account.~~

63. (Currently Amended) A method as recited in claim 59 wherein the second account pays a higher interest rate than the first account. ~~determining whether an adjustment of assets among the first cash account and the second cash account would benefit the account holder includes determining whether such an adjustment would increase interest earned by the account holder.~~

64. (Currently Amended) A method as recited in claim 59 further comprising:

the financial management system determining whether the first account balance is below the particular value; and

if the first account value is below the particular value, the financial management system recommending a transfer of funds from the second account to

the first account, wherein the recommendation to transfer funds identifies an amount to be transferred equal to the value by which the first account value is below the particular value. ~~wherein determining whether an adjustment of assets among the first cash account and the second cash account would benefit the account holder includes determining whether such an adjustment would decrease fees charged to the account holder.~~

65. (Currently Amended) A method as recited in claim 59 further comprising offering to perform the recommended transfer of funds from the first account to the second account. ~~adjustment of assets if the adjustment of assets would benefit the account holder.~~

66. (Currently Amended) A method as recited in claim 65 further comprising executing the transfer of funds from the first account to the second account ~~adjustment of assets~~ if the account holder accepts the offer to perform the recommended transfer of funds. ~~adjustment of assets.~~

67. (Currently Amended) A method as recited in claim 59 wherein recommending a transfer of funds from the first account to the second account ~~generating a recommendation describing the adjustment of assets~~ includes automatically transferring funds ~~assets~~ from the first ~~cash~~ account to the second ~~cash~~ account.

68 - 70. Canceled.

71. (Previously Presented) One or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 59.

72. (New) A financial management system comprising:

a memory device to store account information;

an analysis module coupled to the memory device, the analysis module to retrieve and analyze account information associated with a first account at a first financial institution and a second account at a second financial institution, the analysis module further to apply at least one rule to determine whether funds should be transferred between the first account and the second account, wherein the first account and the second account have a common account holder; and

a transaction execution module coupled to the analysis module, the transaction execution module to transfer funds between the first account and the second account.

73. (New) A financial management system as recited in claim 72 wherein the first account is a checking account, the second account is a savings account, and the at least one rule identifies a maximum balance to maintain in the first account.

74. (New) A financial management system as recited in claim 72 wherein the at least one rule identifies a minimum balance to maintain in the first account.



75. (New) A financial management system as recited in claim 72 wherein the analysis module further to apply at least one other rule to determine whether funds should be transferred from the second account to the first account.

76. (New) A financial management system as recited in claim 72 wherein the at least one rule is modified by the analysis module based on activity in the first account.

77. (New) A financial management system as recited in claim 72 further comprising a report generator coupled to the analysis module, the report generator to create reports based on analysis performed by the analysis module.

78. (New) A method as recited in claim 59 wherein the first account is a checking account and the second account is an investment account.

79. (New) A method as recited in claim 59 wherein the second account offers a better return than the first account.

80. (New) A method as recited in claim 59 wherein the particular value is a minimum balance associated with the first account.

81. (New) A method as recited in claim 59 wherein the particular value is a minimum required balance based on historical data.